

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT of MISSOURI**

**Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines**

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 5/24/13 . You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice. **Creditors—Do not file this notice in connection with any proof of claim you submit to the court.**

**See Reverse Side For Important Explanations**

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Austin Loyd Wilson  
2220 East Hampton Place  
Joplin, MO 64801

Case Number: 13-30379-can7	Social Security/Taxpayer ID/Employer ID/Other Nos.: xxx-xx-5082
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Attorney for Debtor(s) (name and address): Darryl K. Garner 211 South Main Street Suite 321 Joplin, MO 64801 Telephone number: 417-626-0335	Bankruptcy Trustee (name and address): Patricia Ann Brown P.O.Box 1865 1857 W. Dogwood Dr. Joplin, MO 64801 Telephone number: 417-206-8358
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**Meeting of Creditors**

Date: **July 12, 2013** Time: **09:00 AM**

Location: **407 S. Garrison Street, Carthage, MO 64836**

**Presumption of Abuse under 11 U.S.C. § 707(b)**

*See "Presumption of Abuse" on reverse side.*

The presumption of abuse does not arise.

**Deadlines:**

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

**Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts: 9/10/13**

**Deadline to Object to Exemptions:**

30 days after the conclusion of the meeting of creditors or within 30 days of any amendment to the list or supplemental schedules, unless as otherwise provided under Bankruptcy Rule 1019(2)(B) for converted cases.

**Creditors May Not Take Certain Actions:**

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

**Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.**

**Foreign Creditors**

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

<b>Bankruptcy Clerk's Office:</b> <a href="http://www.mow.uscourts.gov">www.mow.uscourts.gov</a>  400 E. 9th Street, Room 1510 Kansas City, MO 64106 Telephone Number: 816-512-1800 VCIS Number toll free: 866-222-8029	<b>For the Court:</b>  Court Executive: Ann Thompson
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Hours Open: Monday – Friday 9:00 AM – 4:30 PM	Date: 5/25/13
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The trustee may give notice at the meeting of his intent to abandon property unless objections are filed within 14 days. Creditors with a security interest in the property must provide evidence of perfection to the trustee prior to this meeting. Pursuant to 11 USC § 727 (a)(12), creditors and parties in interest seeking to delay or postpone debtor(s)' discharge on grounds that 11 USC § 522 (q)(1) may be applicable to debtor(s) or that a proceeding is pending in which the debtor(s) may be found guilty of a felony as described in 11 USC § 522 (q)(1)(A) or may be liable for a debt as described in 11 USC § 522 (q)(1)(B) must file a motion to delay or postpone such discharge prior to the last day to object to the discharge, as set out above. If hearing location is Kansas City, please call (816) 512-1800 menu item #6 for information regarding handicapped access.

**To obtain a claim form go to:** [http://www.uscourts.gov/uscourts/RulesAndPolicies/rules/BK\\_Forms\\_Current/B\\_010.pdf](http://www.uscourts.gov/uscourts/RulesAndPolicies/rules/BK_Forms_Current/B_010.pdf)

## EXPLANATIONS

FORM B9A (12/12)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. Do not include this notice with any filing you make with the court.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and any required filing fee by that Deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Foreign Creditors	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
<b>-- Refer to Other Side for Important Deadlines and Notices --</b>	

In re:  
Austin Loyd Wilson  
Debtor

Case No. 13-30379-can  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0866-3

User: admin  
Form ID: b9a

Page 1 of 2  
Total Noticed: 24

Date Rcvd: May 27, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 30, 2013.

db +Austin Loyd Wilson, 2220 East Hampton Place, Joplin, MO 64801-1330  
tr +Patricia Ann Brown, P.O.Box 1865, 1857 W. Dogwood Dr., Joplin, MO 64801-9012  
14809895 +AES/Educ Funding South, Aes/Ddb, Po Box 8183, Harrisburg PA 17105-8183  
14809897 Bass & Associates, 3936 East Fort Lowell Road, Tucson AZ 85712-1083  
14809901 +Cap1/bstby, 26525 N Riverwoods Blvd, Mettawa IL 60045-3438  
14809905 Chase Home Finance, 3415 Vision Drive, Columbus OH 43219-6009  
14809907 +Commenity Bank - Buckle, P.O. BOX 659704, San Antonio TX 78265-9704  
14809908 Commerce Bank, P.O. BOX 801277, Kansas City MO 64180-1277  
14809915 +South and Associates, 6363 College Blvd, Suite 100, Leawood KS 66211-1881  
14809916 +Whitney Wilson (Ex Wife), 225 Valley Street, Seneca MO 64865-9343

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
aty E-mail/Text: darrylgarner@thegarnerlawfirm.com May 28 2013 19:28:40 Darryl K. Garner,  
211 South Main Street, Suite 321, Joplin, MO 64801

smg E-mail/Text: ecfnotices@dor.mo.gov May 28 2013 19:29:04 Missouri Department of Revenue,  
General Counsel's Office, PO Box 475, Jefferson City, MO 65105-0475  
14809898 +EDI: HFC.COM May 28 2013 19:33:00 Best Buy, P.O. BOX 15521, Wilmington DE 19850-5521  
14809899 +EDI: HFC.COM May 28 2013 19:33:00 Best Buy Co., P.O. BOX 5238, Carol Stream IL 60197-5238  
14809900 +EDI: WFNNB.COM May 28 2013 19:33:00 Buckle, P.O. BOX 659728, San Antonio TX 78265-9728  
14809904 +EDI: CHASE.COM May 28 2013 19:33:00 Chase, P.O. BOX 94014, Palatine IL 60094-4014  
14809902 +EDI: CHASE.COM May 28 2013 19:33:00 Chase, 201 N. Walnut St//Del-1027,  
Wilmington DE 19801-2920  
14809906 +EDI: WFNNB.COM May 28 2013 19:33:00 Comenity Bank/Buckle, Attn: Bankruptcy,  
P.O. Box 182686, Columbus OH 43218-2686  
14809909 +E-mail/Text: bankruptcy@comercebank.com May 28 2013 19:29:18 Commerce Bk, P O Box 411036,  
Kansas City MO 64141-1036  
14809910 EDI: RMSC.COM May 28 2013 19:33:00 Furniture Facotry Outlet, P.O. box 960061,  
Orlando FL 32896-0061  
14809911 +EDI: RMSC.COM May 28 2013 19:33:00 GE Capital Bank, 4125 Windward Plaza Drive,  
Alpharetta GA 30005-8738  
14809912 +EDI: RMSC.COM May 28 2013 19:33:00 GECRB/Furniture Factory, Attention: Bankruptcy,  
Po Box 103104, Roswell GA 30076-9104  
14809913 +EDI: LTDFINANCIAL.COM May 28 2013 19:33:00 LTD Financial Service, 7322 Southwest Freeway,  
Suite 1600, Houston TX 77074-2134  
14809914 E-mail/Text: ecfnotices@dor.mo.gov May 28 2013 19:29:04 Missouri Dept of Revenue,  
Division of Taxation, P.O. BOX 385, Jefferson City MO 65105-0385

TOTAL: 14

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

14809896\* +AES/Educ Funding South, Aes/Ddb, Po Box 8183, Harrisburg PA 17105-8183  
14809903\* +Chase, 201 N. Walnut St//Del-1027, Wilmington DE 19801-2920

TOTALS: 0, \* 2, ## 0

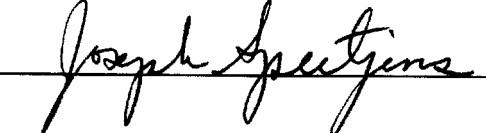
Addresses marked '' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 30, 2013

Signature:



District/off: 0866-3

User: admin  
Form ID: b9a

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Total Noticed: 24

Date Rcvd: May 27, 2013

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 24, 2013 at the address(es) listed below:  
NONE.

TOTAL: 0